What is Claimed is:

1. A method executed in a computer system for performing an assessment comprising:

entering assessment data, said assessment data including information associated

5   with a state fund, an insolvency, and an insurance account;

associating said assessment data with a first status indicating said assessment data is not integrated to a member level in a hierarchical data arrangement of said assessment data, said first status having a first set of at least one corresponding data operation; and

updating said first status to a second status indicating said assessment data is

10   integrated to said member level in said hierarchical data arrangement, said second status having a second set of at least one corresponding data operation different from said first set.

2. The method of Claim 1, wherein said assessment data is entered using a two-

15   phase process including:

storing said assessment data in a temporary storage location; and

loading said assessment data into a database.

3. The method of Claim 1, further comprising:

20   modifying data used in determining member specific information in said first status.

4. The method of Claim 1, further comprising:

determining a member ratio in accordance with an amount of business of said

5   member per insurance account in a state;

determining a member assessment for at least one member in accordance with

said member ratio; and

performing an allocation operation causing updating of said first status to said

second status.

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5. The method of Claim 4, further comprising:

performing a post assessment adjustment using updated member data in

determining an updated member assessment, wherein said updated member assessment

overrides said member assessment previously determined.

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6. The method of Claim 5, further comprising:

automatically determining a state override assessment amount overriding said

member assessment and said updated member assessment, said state override assessment

20   amount being determined using predetermined amounts specified in accordance with

said state.

7. The method of Claim 1, further comprising:

performing an approval operation causing updating of said first status to said

5   second status; and

performing, in response to said approval operation, another action using an

external system.

8. The method of Claim 7, further comprising:

10   determining an action in response to said approval operation, said action including

at least one of:

generating a refund check in connection with a member;

generating a general ledger entry used in an associated accounting system;

deferring an assessment in connection with said member; and

15   withholding a payment.

9. The method of Claim 8, wherein said generating a general ledger entry, further

comprises:

modifying information in connection with said refund check in accordance with

20   user security level.

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10. The method of Claim 7, further comprising:

associating said approval operation with a limited ability to modify said

assessment including said member assessment, said limited ability to modify including

5   creating an ability to reverse said member assessment.

11. The method of Claim 1, further comprising:

storing historical activity regarding assessment payments made by at least one

member; and

10   using said historical activity regarding payments to issue refunds using a last-in-

first-out technique.

12. The method of Claim 1, further comprising:

selecting a first level of said assessment data;

15   selecting a first element within said first level; and

retrieving, in response to said first element, a second level of data associated with

said first element.

13. The method of Claim 11, further comprising:

20   recording a payment having an amount that is different than an assessment

amount associated with a member, said recording a payment further comprising:

applying said payment to a portion of a plurality of assessment amounts

associated with said member, each of said assessment amounts indicating an amount for

which said member is assessed for a particular combination of state fund, insurance

account and insolvency.

14. The method of Claim 4, further comprising, prior to performing said

5   allocation operation:

adjusting premium information associated with at least one member; and

recalculating a member ratio for said at least one member including recalculating

said numerator and said denominator portions of said ratio.

10   15. The method of Claim 8, further comprising, after performing said approval

operation, adjusting first member premium data associated with a first member including

adjusting a member ratio associated with said first member, said adjusting said member

ratio including only recalculating a numerator portion of said member ratio.

15   16. The method of Claim 15, wherein said first member premium data is

associated with a particular premium year, and the method further comprising:

tracking references to said first member premium data; and

automatically updating said references in response to a modification to said first

member premium data.

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17. The method of Claim 1, further comprising:

simulating an assessment for a plurality of members, said simulating further

comprising:

performing a first hypothetical assessment using said assessment data;

allocating said assessment data causing generation of first member-

specific assessment data;

examining said first member-specific assessment data; and

5   performing one of: unallocating and approving said assessment data.

18. The method of Claim 17, further comprising:

in response to approving said assessment data, storing detailed information about

said assessment data in a data base of historical assessment information, said detailed

10   information being used in connection with performing at least one other data operation

using historical assessment information.

19. The method of Claim 6, further comprising:

automatically determining a five year average of business activity for at least one

15   member in a particular state for a particular insurance account; and

using said five year average in determining a member assessment for each of said

at least one members.

20. The method of Claim 7, further comprising:

20   reversing said assessment data wherein said reversing backs out said assessment

data, said reversing including:

reversing each data entry associated with a particular insolvency, state

fund and insurance account;

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allocating and approving data associated with said reversing causing

automatic generation of member-specific data in connection with reversing said

assessment data previously entered.

5   21. The method of Claim 20, wherein said reversing is performed in connection

with obtaining an updated set of premium data for all members.

22. The method of Claim 1, further comprising:

borrowing an amount from at least one insurance account to pay for assessment

10   amounts in connection with another insufficiently funded insurance account to cover

insolvency payments of an insolvent member.

23. The method of Claim 22, further comprising:

performing a first operation automatically; and

15   performing said first operation manually, wherein data associated with both said

automatic and manual first operations are tracked within a single system.

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24. A computer program product for performing an assessment comprising:

machine executable code for entering assessment data, said assessment data including information associated with a state fund, an insolvency, and an insurance account;

5   machine executable code for associating said assessment data with a first status indicating said assessment data is not integrated to a member level in a hierarchical data arrangement of said assessment data, said first status having a first set of at least one corresponding data operation; and

machine executable code for updating said first status to a second status indicating

10   said assessment data is integrated to said member level in said hierarchical data arrangement, said second status having a second set of at least one corresponding data operation different from said first set.

25. The computer program product of Claim 24, wherein said assessment data is

15   entered using a two-phase process, said computer program product further including machine executable code for:

storing said assessment data in a temporary storage location; and

loading said assessment data into a database.

20   26. The computer program product of Claim 24, further comprising:

machine executable code for modifying data used in determining member specific information in said first status.

27. The computer program product of Claim 24, further comprising:

machine executable code for determining a member ratio in accordance with an

amount of business of said member per insurance account in a state;

machine executable code for determining a member assessment for at least one

5   member in accordance with said member ratio; and

machine executable code for performing an allocation operation causing updating

of said first status to said second status.

28. The computer program product of Claim 27, further comprising:

10   machine executable code for performing a post assessment adjustment using

updated member data in determining an updated member assessment, wherein said

updated member assessment overrides said member assessment previously determined.

15   29. The computer program product of Claim 28, further comprising:

machine executable code for automatically determining a state override

assessment amount overriding said member assessment and said updated member

assessment, said state override assessment amount being determined using

predetermined amounts specified in accordance with said state.

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30. The computer program product of Claim 24, further comprising:

machine executable code for performing an approval operation causing updating

of said first status to said second status; and

machine executable code for performing, in response to said approval operation, another action using an external system.

31. The computer program product of Claim 30, further comprising:

5   machine executable code for determining an action in response to said approval operation, said action including at least one of:

generating a refund check in connection with a member;

generating a general ledger entry used in an associated accounting system;

deferring an assessment in connection with said member; and

10   withholding a payment.

32. The computer program product of Claim 31, wherein said machine executable code for generating a general ledger entry, further comprises machine executable code for:

15   modifying information in connection with said refund check in accordance with user security level.

33. The computer program product of Claim 30, further comprising:

machine executable code for associating said approval operation with a limited

20   ability to modify said assessment including said member assessment, said limited ability to modify including creating an ability to reverse said member assessment.

34. The computer program of Claim 24, further comprising:

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machine executable code for storing historical activity regarding assessment

payments made by at least one member; and

machine executable code for using said historical activity regarding payments to

issue refunds using a last-in-first-out technique.

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35. The computer program product of Claim 24, further comprising:

machine executable code for selecting a first level of said assessment data;

machine executable code for selecting a first element within said first level; and

machine executable code for retrieving, in response to said first element, a second

10   level of data associated with said first element.

36. The computer program product of Claim 34, further comprising:

machine executable code for recording a payment having an amount that is

different than an assessment amount associated with a member, said machine executable

15   code for recording a payment further comprising other machine executable code for:

applying said payment to a portion of a plurality of assessment amounts

associated with said member, each of said assessment amounts indicating an amount for

which said member is assessed for a particular combination of state fund, insurance

account and insolvency.

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37. The computer program product of Claim 27, further comprising, machine

executable code for, prior to performing said allocation operation:

adjusting premium information associated with at least one member; and

recalculating a member ratio for said at least one member including recalculating

said numerator and said denominator portions of said ratio.

38. The computer program product of Claim 31, further comprising, machine

5 executable code for, after performing said approval operation, adjusting first member

premium data associated with a first member including adjusting a member ratio

associated with said first member, said adjusting said member ratio including only

recalculating a numerator portion of said member ratio.

10 39. The computer program product of Claim 38, wherein said first member

premium data is associated with a particular premium year, and the computer program

product further comprising machine executable code for:

tracking references to said first member premium data; and

automatically updating said references in response to a modification to said first

15 member premium data.

40. The computer program product of Claim 24, further comprising:

machine executable code for simulating an assessment for a plurality of members,

said machine executable code for simulating further comprising other machine executable

20 code for:

performing a first hypothetical assessment using said assessment data;

allocating said assessment data causing generation of first member-

specific assessment data;

examining said first member-specific assessment data; and

performing one of: unallocating and approving said assessment data.

41. The computer program product of Claim 40, further comprising machine

5   executable code for:

in response to approving said assessment data, storing detailed information about

said assessment data in a data base of historical assessment information, said detailed

information being used in connection with performing at least one other data operation

using historical assessment information.

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42. The computer program product of Claim 29, further comprising:

machine executable code for automatically determining a five year average of

business activity for at least one member in a particular state for a particular insurance

account; and

15   machine executable code for using said five year average in determining a

member assessment for each of said at least one members.

43. The computer program product of Claim 30, further comprising:

machine executable code for reversing said assessment data wherein said

20   reversing backs out said assessment data, said machine executable code for reversing

including other machine executable code for:

reversing each data entry associated with a particular insolvency, state

fund and insurance account;

allocating and approving data associated with said reversing causing

automatic generation of member-specific data in connection with reversing said

assessment data previously entered.

5   44. The computer program product of Claim 43, wherein said reversing is

performed in connection with obtaining an updated set of premium data for all members.

45. The computer program product of Claim 24, further comprising machine

executable code for:

10   borrowing an amount from at least one insurance account to pay for assessment

amounts in connection with another insufficiently funded insurance account to cover

insolvency payments of an insolvent member.

46. The computer program product of Claim 45, further comprising machine

15   executable code for:

performing a first operation automatically; and

performing said first operation manually, wherein data associated with both said

automatic and manual first operations are tracked within a single system.